

# Vinson&Elkins

IFW 2166



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May 11, 2005

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## CERTIFICATE OF MAILING

I hereby certify that this paper or fee is being deposited on May 11, 2005, with the United States Postal Service with sufficient postage as First Class Mail, addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
Signature

RE: U.S. Patent Application Entitled "*Electronic Payment System Utilizing Intermediary Account*"  
Serial No.: 09/734,988  
Inventor: David Resnick, et al.  
Attorney Reference: PRE556/4-002DIVUS

Dear Sir:

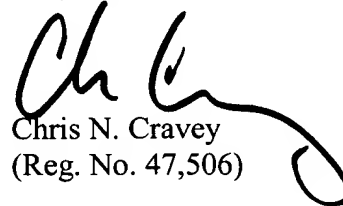
Please find enclosed the following documents for filing in the Patent and Trademark Office:

- 1) Supplemental Information Disclosure Statement (2 pages)
- 2) Information Disclosure Statement by Applicant Form PTO/SB/08A (2 pages)
- 3) Copies of Foreign and Non-Patent Literature Cited References

Please acknowledge receipt of the enclosed documents by date stamping the enclosed postcard and returning it to this office.

Please charge all required fees to Deposit Account No. 22-0365; Attn: PRE556/4-002DIVUS.

Very truly yours,

  
Chris N. Cravey  
(Reg. No. 47,506)

Enclosures  
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PRE556/4-002DIVUS

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION:  
David Resnick, et al.

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EXAMINER: Unknown

SERIAL NO.: 09/734,988

GROUP ART UNIT: 2166

CONFIRMATION NO.: 6113

FILED: December 11, 2000

FOR: Electronic Payment System Utilizing  
Intermediary Account

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Pursuant to Applicants' duty, under 37 C.F.R. § 1.56, 1.97 and 1.98, to disclose all relevant material, Applicants list below the following references believed to be relevant to the subject matter of the above-identified application:

**U.S. PATENTS**

<b>Patent No.</b>	<b>Issue Date</b>	<b>Inventor</b>
5,864,830	01/26/1999	Armetta, et al.
5,899,980	05/04/1999	Wilf, et al.
5,914,471	06/22/1999	Van De Pavert
5,949,880	09/07/1999	Curry, et al.
5,963,924	10/05/1999	Williams, et al.

**FOREIGN PATENTS**

<b>Patent No.</b>	<b>Publication Date</b>	<b>Country</b>
EP 0950968 A1	10/20/1999	EPO

**NON-PATENT LITERATURE DOCUMENTS**

Hester et al., "Industry Corner: Smart Cards for an Information Hungry World", BUSINESS ECONOMICS, V33, No.1, January 1998, pp.54-58.

Hisey, Pete, "Looking for the Pot of Gold", CREDIT CARD MANAGEMENT, V10, No.4, July 1997, pp.50-58.

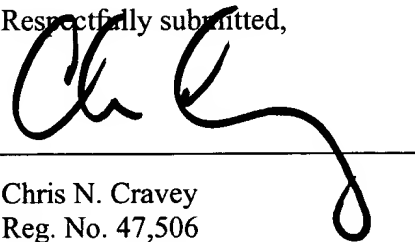
Rouland, Renee C., "The Talk of the Towns", DISCOUNT MERCHANDISER, V36, No.3 March 1996, pp. 26-30.

Applicants respectfully submit that the invention in the above-identified application is patentably distinguishable over the cited references known to Applicants and disclosed in this Supplemental Information Disclosure Statement.

This Supplemental Information Disclosure Statement is being filed before the mailing date of a notice of allowance under 37 C.F.R. § 1.311. Pursuant to Rule 1.17(p) Applicant authorizes the Commissioner to charge the \$180 submission fee to Vinson & Elkins' Deposit Account No. 22-0365, Attn: PRE556/4-002DIVUS. No other fees are believed to be due. If this is in error, the Commissioner is authorized to credit or debit any additional fees to the same account.

Date: 5/11/05

Respectfully submitted,



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-- Attorneys for Applicants—

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**Complete if Known**

Application Number	09/734988
Filing Date	December 11, 2000
First Named Inventor	David Resnick, et al
Art Unit	2166
Examiner Name	
Attorney Docket Number	PRE556/4-002DIVUS

*(Use as many sheets as necessary)*

Sheet	1
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of

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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
		EP 0950968 A1	10-20-1999	Matsushita		

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>		<b>Complete if Known</b>			
		Application Number	09/734,988		
		Filing Date	December 11, 2000		
		First Named Inventor	David Resnick, et al		
		Art Unit	2166		
		Examiner Name			
Sheet	2	of	2	Attorney Docket Number	PRE556/4-002DIVUS

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Hester et al., "Industry Corner: Smart Cards for an Information Hungry World", BUSINESS ECONOMICS, V33, No.1, January 1998, pp.54-58.	
		Hisey, Pete, "Looking for the Pot of Gold", CREDIT CARD MANAGEMENT, V10, No.4, July 1997, pp.50-58.	
		Rouland, Renee C., "The Talk of the Towns", DISCOUNT MERCHANDISER, V36, No.3 March 1996, pp. 26-30.	

Examiner Signature		Date Considered	
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1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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